

Information to identify the case:					
Debtor 1	Gretchen M. Stewart			Social Security number or ITIN	xxx-xx-3695
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 11-25818-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gretchen M. Stewart

1/31/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gretchen M. Stewart
 Debtor

Case No. 11-25818-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 3180W

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 Total Noticed: 54

Date Rcvd: Jan 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2017.

db +Gretchen M. Stewart, 125 Union Street, Munhall, PA 15120-3007
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13201728 +ADT Security, PO Box 371967, Pittsburgh, PA 15250-7967
 13201727 +Adelphia, P.O. Box 371449, Pittsburgh, PA 15250-7449
 13201729 +American Express Centurion Bank, c/o Weltman, Weinberg & Reis Co. LPA, 1400 Koppers Building, 436 Seventh Ave., Pittsburgh, PA 15219-1842
 13201731 Avon Products, 2100 Ogletown Road, Newark, DE 19712-0001
 13201732 +Bank of America/Hilco Receivable, c/o David J. Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 13201733 +Centers For Rehab Services, P.O. Box 200661, Pittsburgh, PA 15251-0661
 13201735 +Citibank, P.O. Box 183060, Columbus, OH 43218-3060
 13201740 DSNB Bank Visa, Po Box 18008, Hauppauge, NY 11788-8808
 13201738 +Directv, c/o Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 13201739 +Directv, c/o CBE Group Inc., 131 Tower Park Drive, Suite 100 P.O. Box 900, Waterloo, IA 50701-9589
 13253818 +Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-2702
 13201742 +East Suburban Rehab Associates, 2380 McGinley Road, Monroeville, PA 15146-4400
 13273830 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 13231023 +FV-I, Inc. in trust for Morgan Stanley, Mortgage Capital Holdings LLC, c/o Rosicki, Rosicki & Associates P.C., 51 East Bethpage Road, Plainview, NY 11803-4224
 13201745 +Fast Loans at Dollar Smart, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 13201746 +First Commonwealth Bank, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 13180488 +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
 13201751 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13201754 +Mercy Hospital, 1400 Locust Street, Pittsburgh, PA 15219-5166
 13201755 +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
 13201756 +Orthopedic Associates PC, c/o First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630
 13201757 +Pennsylvania American Water, c/o Central Credit Control, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 13201760 +Robert S. Heilbronner DMD, 4123 Main Street, Munhall, PA 15120-3368
 13340959 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 13201762 +Sprint, c/o Source Receivables Management, 3859 Battleground Ave., Suite 303, Greensboro, NC 27410-9802
 13201764 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
 13201766 UPMC Physician Services, c/o Credit Management Company, 212 Noblestown Road, Pittsburgh, PA 15242
 13201768 Wells Fargo Auto Finance Inc., c/o Swartz, Lovejoy & Associates, 16th Floor Law And Finance Building, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2017 01:34:16 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2017 01:34:43 Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
 cr EDI: AIS.COM Feb 01 2017 01:23:00 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
 13231150 EDI: BECKLEE.COM Feb 01 2017 01:23:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13201730 +EDI: AFNIRECOVERY.COM Feb 01 2017 01:23:00 Anderson Financial, P.O. Box 3097, Bloomington, IL 61702-3097
 14187061 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 01 2017 01:34:43 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 13225860 EDI: RECOVERYCORP.COM Feb 01 2017 01:23:00 Capital Recovery IV LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13201734 +EDI: CHASE.COM Feb 01 2017 01:23:00 Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298
 13208395 +EDI: TSYS2.COM Feb 01 2017 01:23:00 Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 13201737 +EDI: AFNIRECOVERY.COM Feb 01 2017 01:23:00 Directv, c/o Afni Inc., 1310 MLK Drive, Bloomington, IL 61701-1465
 13201741 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Feb 01 2017 01:34:54 Duquesne Light, c/o Peter Ashcroft, Bernstein Lawm Office, 707 Grant Street, Pittsburgh, PA 15219-1900
 13201744 +E-mail/Text: eggssupportservices@egscorp.com Feb 01 2017 01:34:33 Equitable Gas Company, c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308

District/off: 0315-2

User: bsil
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Jan 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13201747 +EDI: RMSC.COM Feb 01 2017 01:23:00 GEMB/American Eagle, P.O. Box 981400,
El Paso, TX 79998-1400
13201749 +EDI: HFC.COM Feb 01 2017 01:23:00 Household Credit Services, P.O. Box 98706,
Las Vegas, NV 89193-8706
13201750 +E-mail/Text: bk@investment-retrievers.com Feb 01 2017 01:34:26 Investment Retreiver,
P.O. Box 4733, El Dorado Hills, CA 95762-0023
13201753 +EDI: MID8.COM Feb 01 2017 01:23:00 MCM, P.O. Box 12421, P.O. Box 1259,
Oaks, PA 19456-1259
13201752 +EDI: TSYS2.COM Feb 01 2017 01:23:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218
13537004 EDI: AIS.COM Feb 01 2017 01:23:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
13201758 +E-mail/Text: egssupportservices@egscorp.com Feb 01 2017 01:34:33 PNC Bank,
c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308
13201759 +EDI: CCS.COM Feb 01 2017 01:23:00 Progressive Advanced Insurance Co.,
c/o Credit Collection Services, Two Wells Ave., Newton Center, MA 02459-3225
13244042 EDI: NEXTEL.COM Feb 01 2017 01:23:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,
PO Box 7949, Overland Park KS 66207-0949
13201763 +E-mail/Text: PFS.Analyst@stclair.org Feb 01 2017 01:34:46 St. Clair Hospital,
1000 Bower Hill Road, Pittsburgh, PA 15243-1899
13201765 +EDI: CCS.COM Feb 01 2017 01:23:00 Travelers Insurance, c/o Credit Collection Services,
Two Wells Avenue, Newton Center, MA 02459-3225
13201767 +EDI: VERIZONCOMB.COM Feb 01 2017 01:23:00 Verizon On-line, P.O. Box 3097,
Bloomington, IL 61702-3097

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bayview Loan Servicing, LLC, A Delaware Limited Li
cr Bayview Loan Servicing, LLC, a Delaware Limited Li
cr Duquesne Light Company
cr FV- I, Inc. in trust for Morgan Stanley Mortgage C
cr* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001,
Malvern, PA 19355-0701
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
13201736* +Citibank, P.O. Box 183060, Columbus, OH 43218-3060
13201748* +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center,
701 Market Street, Philadelphia, PA 19106-1541
13201761* +Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
13201743 ##+Equable Ascent Financial, 1120 W. Lake Cook Road, Buffalo Grove, IL 60089-1970
13180489 ##+Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
TOTALS: 4, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmil@mwc-law.com
Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmil@mwc-law.com
Andrew F Gornall on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Celine P. DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmil@mwc-law.com

District/off: 0315-2

User: bsil
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Gretchen M. Stewart julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10